

Form 408

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Keith A. Sayers  
Kimberly A. Sayers  
Debtor(s)

Bankruptcy Case No.: 11-71039-JAD  
Doc. # 70  
Chapter: 13  
Docket No.: 71 - 70

ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this 23rd day of November, 2016, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. Any Response, including a consent to the Motion, shall be filed with the Clerk's Office, **5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219** by **1/3/17**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **1/13/17 at 10:00 AM in Courtroom B, First Floor, Penn Traffic Building, 319 Washington Street, Johnstown, PA 15901** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **1/3/17**.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Parties

\* For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,

**Certificate of Notice Page 2 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
Keith A. Sayers  
Kimberly A. Sayers  
Debtors

Case No. 11-71039-JAD  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jfur  
Form ID: 408Page 1 of 3  
Total Noticed: 60

Date Rcvd: Nov 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2016.

db/jdb +Keith A. Sayers, Kimberly A. Sayers, 2730 Town Road, Mahaffey, PA 15757-6340  
13210812 +Allied Interstate, Consumer Service Department, PO Box 5023, New York, NY 10163-5023  
13210810 +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689  
13210811 +Allied Interstate, 3000 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231-7689  
13191631 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Cap One, Po Box 85015, Richmond, VA 23285)  
13191638 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)  
13210817 +Capital One, PO Box 1366, Pittsburgh, PA 15230-1366  
13199928 +Capital One Auto Finance, P.O. Box 829009, Dallas, TX 75382-9009  
13191634 +Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478  
13191636 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
13210823 +Chase Bank, 3700 Wiseman Blvd., San Antonio, TX 78251-4322  
13191637 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
13851435 CitiFinancial Servicing LLC, P O Box 6043, Sioux Falls, SD 57117-6043  
13210826 +Columbia House, Customer Service Center, PO Box 1114, 1400 N. Fruitridge Avenue, Terre Haute, IN 47804-1776  
13239276 +Consumer Loan Center, Mailstop: P5-PCLC-02-R, 2730 Liberty Avenue, Pittsburgh PA 15222-4704  
13210827 +Credit Control, 2410 Broad Avenue, Altoona, PA 16601-1940  
13210829 +First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695  
13191640 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
13210833 +Gordon & Weinberg, P.C., 1200 Laurel Oak Road Suit104, Voorhees, NJ 08043-4317  
13237992 +JP Morgan Chase Bank, N.A., MAIL CODE: OH4- 7119, 3415 Vision Drive, Columbus, OH 43219-6009  
13205133 +JPMorgan Chase Bank,NA, 201 N Central Ave, Phoenix, AZ 85004-0905  
13210834 +Kamal Khalaf, MD, Diagnostic Radiology, PO Box 437, Punxsutawney, PA 15767-0437  
13210835 +Law Office of Mitchell N. Kay, 7 Penn Plaza, 18th Floor, New York, NY 10001-3967  
13268477 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
13191644 +Monterey County Bank, Po Box 4499, Beaverton, OR 97076-4499  
13191645 +National Credit Soluti, Po Box 15779, Oklahoma City, OK 73155-5779  
13210839 +Northland Group Inc., P.O. Box 390905, Edina, MN 55439-0905  
13210840 +Nudelman, Klemm & Golub, P.C., 425 Eagle Rock Avenue, Roseland, NJ 07068-1787  
13309318 OneMain Financial asf CitiFinancial Inc., P. O. Box 70911, Charlotte, NC 28272-0911  
13191646 +Onemain, Po Box 499, Hanover, MD 21076-0499  
13191647 #+Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409  
13210844 +Receivable Management Services, PO Box 1548, Lynnwood, WA 98046-1548  
13191648 Shell/Citi, Po Box 15687, Wilmington, DE 19850  
13292148 Verizon, PO BOX 3037, Bloomington, IL 61702-3037  
13191649 +Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 24 2016 01:53:02  
Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347,  
Arlington, TX 76006-1347  
cr E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Nov 24 2016 02:08:10  
Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
cr E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Nov 24 2016 02:07:09  
Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
cr E-mail/PDF: rmsciedi@recoverycorp.com Nov 24 2016 02:38:01  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605  
13191629 E-mail/Text: bnc-applied@quantum3group.com Nov 24 2016 02:02:09 Applied Bank,  
601 Delaware Ave, Wilmington, DE 19801  
13222156 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Nov 24 2016 02:01:31 Asset Acceptance LLC,  
Po Box 2036, Warren MI 48090-2036  
13191630 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Nov 24 2016 02:01:31 Asset Acceptance Llc,  
Po Box 1630, Warren, MI 48090-1630  
13191633 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Nov 24 2016 01:53:16 Capital One Auto Finan,  
3901 Dallas Pkwy, Plano, TX 75093-7864  
13210819 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Nov 24 2016 01:53:16  
Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864  
13201943 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 24 2016 01:52:35  
Capital One Auto Finance (CODB), c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
13191639 +E-mail/Text: creditonetebknotifications@resurgent.com Nov 24 2016 02:00:42 Credit One Bank,  
Po Box 98875, Las Vegas, NV 89193-8875  
13214024 E-mail/Text: bnc-quantum@quantum3group.com Nov 24 2016 02:01:00  
Elite Recovery Acquisitions, LLC, Quantum3 Group LLC, PO Box 788,  
Kirkland, WA 98083-0788  
13253529 E-mail/PDF: rmsciedi@recoverycorp.com Nov 24 2016 02:38:01 Equable Ascent Financial, LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605

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Date Rcvd: Nov 23, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13191641 E-mail/PDF: gecscedi@recoverycorp.com Nov 24 2016 02:37:57 Gemb/Ge Money Bank Low,  
Po Box 103065, Roswell, GA 30076  
13191642 +E-mail/PDF: gecscedi@recoverycorp.com Nov 24 2016 02:37:57 Gemb/Walmart, Po Box 981400,  
El Paso, TX 79998-1400  
13245711 E-mail/PDF: rmscscedi@recoverycorp.com Nov 24 2016 02:38:01 Granite Recovery LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
13286356 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 24 2016 01:53:11 LVNV Funding LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13191643 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 24 2016 01:52:41 Lvnv Funding Llc,  
Po Box 740281, Houston, TX 77274-0281  
13619908 E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Nov 24 2016 02:07:39 Midland Funding LLC,  
by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
13537109 E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Nov 24 2016 02:08:10 Midland Funding LLC,  
by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
13224652 +E-mail/Text: bncmail@w-legal.com Nov 24 2016 02:01:52 OAK HARBOR CAPITAL III LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13213379 E-mail/Text: ebn@vativrecovery.com Nov 24 2016 02:00:53 Palisades Acquisition XVI LLC,  
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition XVI L,  
PO Box 40728, Houston, TX 77240-0728  
13246611 +E-mail/Text: csidl@sbcglobal.net Nov 24 2016 02:02:14 Premier Bankcard/Charter, POB 2208,  
Vacaville, CA 95696-8208  
13210843 +E-mail/Text: mruth@pah.org Nov 24 2016 02:02:12 Punxsutawney Area Hospital,  
81 Hillcrest Drive, Punxsutawney, PA 15767-2616  
13527553 E-mail/PDF: rmscscedi@recoverycorp.com Nov 24 2016 02:38:01  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr J.P. Morgan Chase Bank, N.A.  
13191628 Keith A. Sayers and Kimberly A. Sayers  
13210809 Keith A. Sayers and Kimberly A. Sayers  
cr\* Citifinancial Servicing LLC, P O Box 6043, Sioux Falls, SD 57117-6043  
cr\* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
13210813\* ++APPLIED BANK, PO BOX 15809, WILMINGTON DE 19850-5809  
(address filed with court: Applied Bank, 601 Delaware Ave, Wilmington, DE 19801)  
13210814\* +Asset Acceptance, Po Box 1630, Warren, MI 48090-1630  
13191632\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
13210815\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, Po Box 85015, Richmond, VA 23285)  
13210816\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, Po Box 85520, Richmond, VA 23285)  
13210825\* ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)  
13210818\* +Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864  
13210820\* +Ccs/First Savings Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478  
13210822\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
13210821\* +Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705  
13210824\* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
13210828\* +Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875  
13210830\* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
13210831\* Gemb/Ge Money Bank Low, Po Box 103065, Roswell, GA 30076  
13210832\* +Gemb/Walmart, Po Box 981400, El Paso, TX 79998-1400  
13210836\* +Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281  
13620358\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
13537111\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
13538080\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
13210837\* +Monterey County Bank, Po Box 4499, Beaverton, OR 97076-4499  
13210838\* +National Credit Soluti, Po Box 15779, Oklahoma City, OK 73155-5779  
13210841\* +Onemain, Po Box 499, Hanover, MD 21076-0499  
13210842\* +Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409  
13210845\* Shell/Citi, Po Box 15687, Wilmington, DE 19850  
13210846\* +Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring, MO 63304-2225  
13210847\* +Web Bank, 6440 S Wasatch Ste 300, Salt Lake City, UT 84121-3518  
13191635 ###Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705  
13292149 ###Verizon Wireless, PO BOX 3397, Bloomington, IL 61702-3397  
13191650 ###Web Bank, 6440 S Wasatch Ste 300, Salt Lake City, UT 84121-3518

TOTALS: 3, \* 28, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-7

User: jfur  
Form ID: 408

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 25, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor J.P. Morgan Chase Bank, N.A. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Jason J. Mazzei on behalf of Plaintiff Keith A. Sayers jasonmazzei@gmail.com, donotemail.mazzeiecfbackuponly@gmail.com  
Jason J. Mazzei on behalf of Plaintiff Kimberly A. Sayers jasonmazzei@gmail.com, donotemail.mazzeiecfbackuponly@gmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Keith A. Sayers ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Joint Debtor Kimberly A. Sayers ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmeccf@chapter13trusteedpa.com

TOTAL: 7